

Amendments to the Claims

Claim 1 (Currently amended): A method of using a negotiable instrument with ~~fraud~~  
identity theft protection comprising:  
accepting a negotiable instrument having a pre-printed bar code from a writer, a photo  
identification, and a pre-printed signature;  
reading the bar code on the negotiable instrument and deriving personal identification  
information from the bar code that would create an identity theft concern;  
comparing the personal identification information from the bar code with information provided  
by the writer;  
comparing the photo identification upon the negotiable instrument to the writer; and  
comparing the pre-printed signature upon the negotiable instrument to a signature placed by the  
writer upon the negotiable instrument.

Claim 2 (Original): The method of claim 1 wherein the personal information is from the group  
consisting of: home address, pin number, social security number, telephone number, drivers  
license number, password, digital photograph, and signature.

Claim 3 (Original): The method of claim 1 wherein the personal information from the bar code  
comprises a home address and telephone number.

Claim 4 (Original): The method of claim 3 wherein the personal identification information  
from the bar code further comprises a digital photograph of the writer.

Claim 5 (Original): The method of claim 4 wherein the personal identification information from the bar code further comprises a digital image of the writer's signature.

Claim 6 (Currently amended): A negotiable instrument with ~~fraud~~ identity theft protection, comprising:

a bank check;

a visible photo of a writer pre-printed upon the check;

a signature of the writer pre-printed upon the bank check for comparison by the writer; and

a pre-printed bar code hiding personal information about the writer that would create an identity theft concern.

Claim 7 (Currently amended): The negotiable instrument with ~~fraud~~ identity theft protection of claim 6 wherein the personal information is from the group consisting of a home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 8 (Currently amended): The negotiable instrument with ~~fraud~~ identity theft protection of claim 6 wherein the personal information in the pre-printed bar code comprises a home address and telephone number.

Claim 9 (Currently amended): The negotiable instrument with ~~fraud~~ identity theft protection of claim 8 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

Claim 10 (Currently amended): The negotiable instrument with ~~fraud~~ protection of claim 9 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's signature.

Claim 11 (Currently amended): The negotiable instrument with ~~fraud~~ protection of claim 6 wherein the bar code is placed adjacent the visible photo of the writer.

Claim 12 (Currently amended): A negotiable instrument with ~~fraud~~ identity theft protection, comprising:  
a bank check without any personal information visible; and  
a pre-printed bar code having personal information about a writer including a home address and telephone number.

Claim 13 (Currently amended): The negotiable instrument with ~~fraud~~ protection of claim 12 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

Claim 14 (Currently amended): The negotiable instrument with ~~fraud~~ protection of claim 12 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's signature.

Claim 15 (Currently amended): The negotiable instrument with ~~fraud~~ protection of claim 12 wherein the personal information ~~is~~ in the pre-printed bar code further comprises a social security number of the writer.